

Redacted

JCC J.C. Christensen & Associates, Inc.

P.O. BOX 519, SAUK RAPIDS, MN 56379

TOLL FREE#: 1-866-442-4658

www.JCCSecurePay.com

Bumberg No. 5208

EXHIBIT

A

07/11/12

FILE #: 251

ORIGINAL CREDITOR(S) Citibank

CLIENT RESURGENT CAPITAL SERVICES LP

CURRENT CREDITOR(S) LVNV Funding LLC

REGARDING

AMOUNT OWED \$10,826.45

MERCHANT: SEARS GOLD MASTERCARD

TOTAL DUE: \$10,826.45

FINAL NOTICE OF LEGAL REVIEW

Dear Julia Dennis,

Our client, RESURGENT CAPITAL SERVICES LP has contracted our services to represent them with regard to your delinquent Citibank account in the amount of \$10,826.45. We have been unable to work out an agreement with you to resolve this situation. RESURGENT CAPITAL SERVICES LP has advised us that THIS ACCOUNT WILL BE FORWARDED TO AN ATTORNEY licensed in the state of Michigan if you do not contact us to resolve this account.

If you are unable to pay your account in full, our client is willing to offer you SUBSTANTIAL SAVINGS and FLEXIBLE SETTLEMENT TERMS to attempt to help you voluntarily resolve your account. We would like to extend the following options to make repaying your account balance a very attainable short-term goal:

- #1: Settle your account now in 3 monthly payments of \$1,804.41. That is a savings of 50% on your outstanding account balance.
- #2: Extend your time and settle your account in six payments of \$1,082.65 and you have the flexibility of paying the settlement in six payments over 6 months.
- #3: Further extend your time and settle your account in 12 payments of \$631.54. This option saves you 30% and further extends your settlement payment term to 12 months.

To resolve your debt online, please visit us at www.JCCSecurePay.com.

Note: Because of the serious nature of this situation and the aggressive savings offer, you often must be able to secure the entire settlement amount in either post-dated checks (except MA), checks by phone or debit/credit card.

Please recognize that our client is accruing interest on your account according to the terms and conditions of your agreement with the original creditor. Our client periodically sends us notification of balance adjustments as the interest accrues.

Take advantage of this opportunity to settle your account and as long as you maintain your payment arrangement, suspend forwarding this account to an Attorney. Call us now at 1-866-442-4658. As long as you

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

JCC receives incoming calls Central Time Monday-Tuesday 8am-9pm, Wednesday-Friday 8am-5pm, Saturday 8am-noon.

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

RLBE

PO Box 1952
Southgate, MI 48195-0952



07/11/12

I authorize the following amount to be charged to my credit card shown. ☐ VISA ☐ M/C ☐ DISC ☐ AMEX

Cardholder name: _____ Exp. Date: _____

Account #

Amount \$: _____ Signature: _____

File Number: 251 Balance Due: \$10,826.45

Client Account: _____

PLEASE SEND ALL CORRESPONDENCE TO:

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haven't made other arrangements to repay this debt, you may be eligible for this offer. Don't put this off. For accounting purposes, your first payment toward the settlement must be received within 30 calendar days after the date on this letter. We are not obligated to renew this offer. If you wish to make a payment proposal after that time, please call us to discuss it.

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Southgate, MI 48195-0952



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Julia Dennis

Norton Shores, MI

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Cardholder name: _____ Exp. Date: _____

Account #:

Amount \$: _____ Signature: _____

File Number: _____ 251 Balance Due: \$10,826.45

Client Account: _____

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